

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bonnie E. Bakaric
Debtor

Case No. 19-01945-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jun 10, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db	+ Bonnie E. Bakaric, 214 Wyoming Street, Middletown, PA 17057-1645
5194886	+ New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306
5195450	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Jun 10 2024 19:31:00	J.P. Morgan Mortgage Acquisition Corp., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 10 2024 19:31:00	MEB Loan Trust VI, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ EDI: PRA.COM	Jun 10 2024 23:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 10 2024 19:31:00	Specialized Loan Servicing LLC, 6200 Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 10 2024 19:31:00	The Bank of New York Mellon, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 10 2024 19:31:00	Wilmington Savings Fund Society, FSB, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
5194854	+ Email/PDF: bncnotices@becket-lee.com	Jun 10 2024 19:37:58	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
5194855	+ EDI: BANKAMER	Jun 10 2024 23:18:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5194857	+ EDI: BANKAMER	Jun 10 2024 23:18:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5218091	EDI: BANKAMER	Jun 10 2024 23:18:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5194861	+ Email/Text: Bankruptcy@BAMcollections.com	Jun 10 2024 19:31:00	Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194869	+ EDI: CAPITALONE.COM	Jun 10 2024 23:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5194872	+ EDI: WFNNB.COM	Jun 10 2024 23:18:00	Comenity Bank/Avenue, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194873	+ EDI: WFNNB.COM		

5194874	+ EDI: WFNNB.COM	Jun 10 2024 23:18:00	Comenity Bank/Jessica London, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194876	+ EDI: WFNNB.COM	Jun 10 2024 23:18:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194878	+ EDI: WFNNB.COM	Jun 10 2024 23:18:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194879	+ EDI: CCS.COM	Jun 10 2024 23:18:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5194881	EDI: DISCOVER	Jun 10 2024 23:18:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5194880	EDI: CITICORP	Jun 10 2024 23:18:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5194882	^ MEBN	Jun 10 2024 19:26:33	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5502003	+ Email/Text: mtgbk@shellpointmtg.com	Jun 10 2024 19:31:00	Diversified Adjustment Svervices, Inc, Dasi-Bankrupcty, Po Box 32145, Fridley, MN 55432-0145
5502002	+ Email/Text: mtgbk@shellpointmtg.com	Jun 10 2024 19:31:00	J.P. Morgan Mortgage Acquisition Corp., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0689, J.P. Morgan Mortgage Acquisition Corp., c/o Shellpoint Mortgage Servicing 29603-0826
5194870	EDI: JPMORGANCHASE	Jun 10 2024 23:18:00	J.P. Morgan Mortgage Acquisition Corp., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5204973	+ Email/Text: RASEBN@raslg.com	Jun 10 2024 19:31:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5230321	Email/PDF: bncnotices@becket-lee.com	Jun 10 2024 19:37:58	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5194883	+ Email/Text: PBNCNotifications@perituservices.com	Jun 10 2024 19:31:00	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5194884	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2024 19:31:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5211355	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2024 19:31:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5221943	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 10 2024 19:31:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5194887	+ Email/Text: bankruptcynotices@psecu.com	Jun 10 2024 19:31:00	Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037
5222097	EDI: PRA.COM	Jun 10 2024 23:18:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5210645	+ Email/Text: bankruptcynotices@psecu.com	Jun 10 2024 19:31:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5194898	+ Email/Text: collections1@primewayfcu.com	Jun 10 2024 19:31:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5219390	EDI: Q3G.COM	Jun 10 2024 23:18:00	Primeway Fcu, Attn: Bankruptcy, Po Box 53088, Houston, TX 77052-3088
5219525	EDI: Q3G.COM	Jun 10 2024 23:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
			Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA

			98083-0788
5580409	Email/Text: mtgbk@shellpointmtg.com	Jun 10 2024 19:31:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
5580408	Email/Text: mtgbk@shellpointmtg.com	Jun 10 2024 19:31:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
5238933	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 10 2024 19:31:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5413003	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 10 2024 19:31:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5413004	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 10 2024 19:31:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5194899	+ EDI: SYNC	Jun 10 2024 23:18:00	Synb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5195450	^ MEBN	Jun 10 2024 19:26:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5194900	+ EDI: SYNC	Jun 10 2024 23:18:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5194902	+ EDI: SYNC	Jun 10 2024 23:18:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5194903	+ EDI: SYNC	Jun 10 2024 23:18:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5194904	+ EDI: SYNC	Jun 10 2024 23:18:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5194905	+ EDI: SYNC	Jun 10 2024 23:18:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5194906	+ EDI: SYNC	Jun 10 2024 23:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5223260	+ Email/Text: bncmail@w-legal.com	Jun 10 2024 19:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5220959	EDI: BANKAMER	Jun 10 2024 23:18:00	The Bank of New York Mellon, et.al., Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
5194907	+ EDI: WTRRNBNK.COM	Jun 10 2024 23:18:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
5207862	EDI: USBANKARS.COM	Jun 10 2024 23:18:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5591286	Email/Text: mtgbk@shellpointmtg.com	Jun 10 2024 19:31:00	U.S. Bank, N.A., as Trustee, c/o, NewRez LLC dba Shellpoint Mortgage Servi, PO Box 10826, Greenville SC 29603-0826
5220314	EDI: AIS.COM	Jun 10 2024 23:18:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5194908	+ EDI: WFFC2	Jun 10 2024 23:18:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		U.S. Bank Trust National Association,
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
5194859	*+	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5194856	*+	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5194860	*+	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5194858	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5194862	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194863	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194864	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194865	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194866	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194867	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194868	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5194875	*+	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194877	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194871	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5194885	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5194888	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194889	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194890	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194891	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194892	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194893	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194894	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194895	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194896	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194897	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5238934	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5443280	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5443281	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5194901	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 2 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: _____ /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Bonnie E. Bakaric cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com
Thomas Song	on behalf of Creditor The Bank Of New York Mellon et.al tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Bonnie E. Bakaric
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:19-bk-01945-HWV

Social Security number or ITIN xxx-xx-6314

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bonnie E. Bakaric

By the
court:

6/10/24



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.